

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Anthony Alan Lougee
Debtor

Case No. 18-03448-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Oct 24, 2022

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 26, 2022:

Recip ID	Recipient Name and Address
db	+ Anthony Alan Lougee, 660 William Way, Mechanicsburg, PA 17055-9537
5097350	+ David J. Apotheker, Esquire, 520 Fellowship Road C306, Attorney for Citibank, Mount Laurel, NJ 08054-3410

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 24 2022 22:38:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: USBankBKNotices@nationalbankruptcy.com	Oct 24 2022 18:37:00	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5097346	+ EDI: TSYS2	Oct 24 2022 22:38:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
5110742	Email/PDF: resurgentbknotifications@resurgent.com	Oct 24 2022 18:38:18	CACH, LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
5097347	+ EDI: CAPONEAUTO.COM	Oct 24 2022 22:38:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5110090	+ EDI: AISACG.COM	Oct 24 2022 22:38:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5099079	+ EDI: AISACG.COM	Oct 24 2022 22:38:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5097348	+ Email/Text: bankruptcy@cavps.com	Oct 24 2022 18:38:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
5115364	+ Email/Text: bankruptcy@cavps.com	Oct 24 2022 18:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5097349	EDI: JPMORGANCHASE	Oct 24 2022 22:38:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
5097351	Email/Text: Bankruptcy.Notices@pnc.com	Oct 24 2022 18:37:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5123737	EDI: PRA.COM	Oct 24 2022 22:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5097352	EDI: WTRRNBNK.COM	Oct 24 2022 22:38:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
5111399	EDI: USBANKARS.COM	Oct 24 2022 22:38:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage., a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301

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5097353 + EDI: USBANKARS.COM

Oct 24 2022 22:38:00 Us Bank Home Mortgage, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
cr	*+	U.S. BANK NATIONAL ASSOCIATION, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	U.S. Bank National Association, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 26, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2022 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos (Trustee)	TWeef@pamd13trustee.com
Sean Patrick Quinlan	on behalf of Debtor 1 Anthony Alan Lougee spqesq@gmail.com spqesq@gmail.com,outsourcedparalegal@gmail.com
Thomas Song	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Anthony Alan Lougee	Social Security number or ITIN xxx-xx-4916
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-03448-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Alan Lougee

By the court:10/24/22

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.